BIRCH, STEWART, KOLASCH & BIRCH, LLP

PLEASE NOTE: YOU MUST COMPLETE THE FOLLOWING P.O. Box 747 • Falls Church, Virginia 22040-0747 Telephone: (703) 205-8000 • Facsimile: (703) 205-8050

MBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT AND DESIGN APPLICATIONS

As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated next to my name; that I verily believe that I am the original, first and sole inventor (if only one inventor is named below) or an original, first and joint inventor (if plural inventors are named below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

nsert Title:	BIOMETRIC VERIFICA	TION FOR E	LECTRONIC TRANSACTI	ONS OVER THE WEB					
ill in Appropriate	the specification of which is attached hereto. If not attached hereto, the specification was filed on June 29, 2001as								
nformation -	the specification w	as filed on <u>lu</u>	ne 29, 2001		· · · · · · · ·	as			
For Use Without	United States App	lication Num	oer		(if amplicable) a				
Specification	and amended on _				(ir applicable) a	ma/or .c DCT			
Attached:	the specification w	as filed on		as PCT					
	International Appl	lication Numb	on	and was (if applicable)					
	I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federa								
	Regulations, §1.56. I do not know and do not believe the same was ever known or used in the United States of America before my or ou								
	thereof, or patented or described in any printed publication in any country before my or our invention thereof or more than one was prior to this application, that the same was not in public use or on sale in the United States of America more than one year								
	prior to this application, that the invention has not been patented or made the subject of an inventor's certificate issued before the								
	date of this application in any country foreign to the United States of America on an application filed by me or my lega representative or assigns more than twelve months (six months for designs) prior to this application, and that no application for patent or inventor's certificate on this invention has been filed in any country foreign to the United States of America prior to this								
	application by me or my legal representatives or assigns, except as follows. I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) of any foreign application(s) for pater or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having								
	or inventor's certificate a filing date before that	listed below a of the applica	nd have also identified bel tion on which priority is cl	ow any foreign application for pate aimed:	nt or inventor's certifi	icate ĥavin			
4 Post a office	Prior Foreign Applic	ation(s)			Priority Cla	aimed			
nsert Priority nformation:	PI 2000 2960	MALAY	SIA	June 29, 2000	\boxtimes				
if appropriate)	(Number)	(Country)		(Month/Day/Year Filed)	Yes	No			
FFF/	(,	,	,	•	_				
		(C)		(Month/Day/Year Filed)	∐ Yes	□ No			
	(Number)	(Country)	(Month/Day/ Year Filed)	ies	NO			
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	(Number)	(Country)	(Month/Day/Year Filed)	Yes	No			
	· · ·	•			—				
	(Number)	(Country		(Month/Day/Year Filed)	☐ Yes	□ No			
	` '	` '	•	, , , , , , , , , , , , , , , , , , , ,					
	I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional applications(s) listed below.								
nsert Provisional									
Application(s): if any)	(Application Number)			(Filing Date)					
	(Application Number)			(Filing Date)					
	All Foreign Applications, if any, for any Patent or Inventor's Certificate Filed More than 12 Months (6 Months for Designs) Prior to the Filing Date of This Application:								
	Country		Application Number	Date of Filing (Mo	Date of Filing (Month/Day/Year)				
nsert Requested									
nformation:	-								
if appropriate)									
	I hereby claim the benefit under Title 35, United States Code, \$120 of any United States and/or PCT application(s) listed below and								
	insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States and/or PCI								
	application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclosinformation which is material to the patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application.								
nsert Prior U.S.	J		•	-					
Application(s):	(Application Number)		(Filing Date)	(Status - patented	, pending, abandoned	l)			
if any)	(-PF)		· · · · · · · · · · · · · · · · · · ·	` .					
•			mili p	/C					
Page 1 of 2	(Application Number)		(Filing Date)	(Status - patented)	, pending, abandoned	')			



I hereby appoint the following attorneys to prosecute this application and/or an international application based on this application and to transact all business in the Patent and Trademark Office connected therewith and in connection with the resulting patent based on instructions received from the entity who first sent the application papers to the attorneys identified below, unless the inventor(s) or assignee provides said attorneys with a written notice to the contrary:

	Raymond C. Stewart	(Reg. No. 21,066)	Terrell C. Birch	(Reg. No. 19,382)
	Joseph A. Kolasch	(Reg. No. 22,463)	James M. Slattery	(Reg. No. 28,380)
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PLEASE NOTE: YOU MUST COMPLETE THE FOLLOWING:

Insert Citizenship

Insert Post Office

Full Name of Second Inventor, if any: see above

Inventor, if any:

Full Name of Fourth Inventor, if any:

see above

see above

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

GIVEN NAME/FAMILY NAME	INVENTOR'S SIGNATURE	· ·	DATE*
Kaleedhass, KARTHIK	K. Karttuh		30th June 2001
Residence (City, State & Country)	_	CITIZENSHI	P
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*DATE OF SIGNATURE